"Express Mail" EV459656850

FIG.1

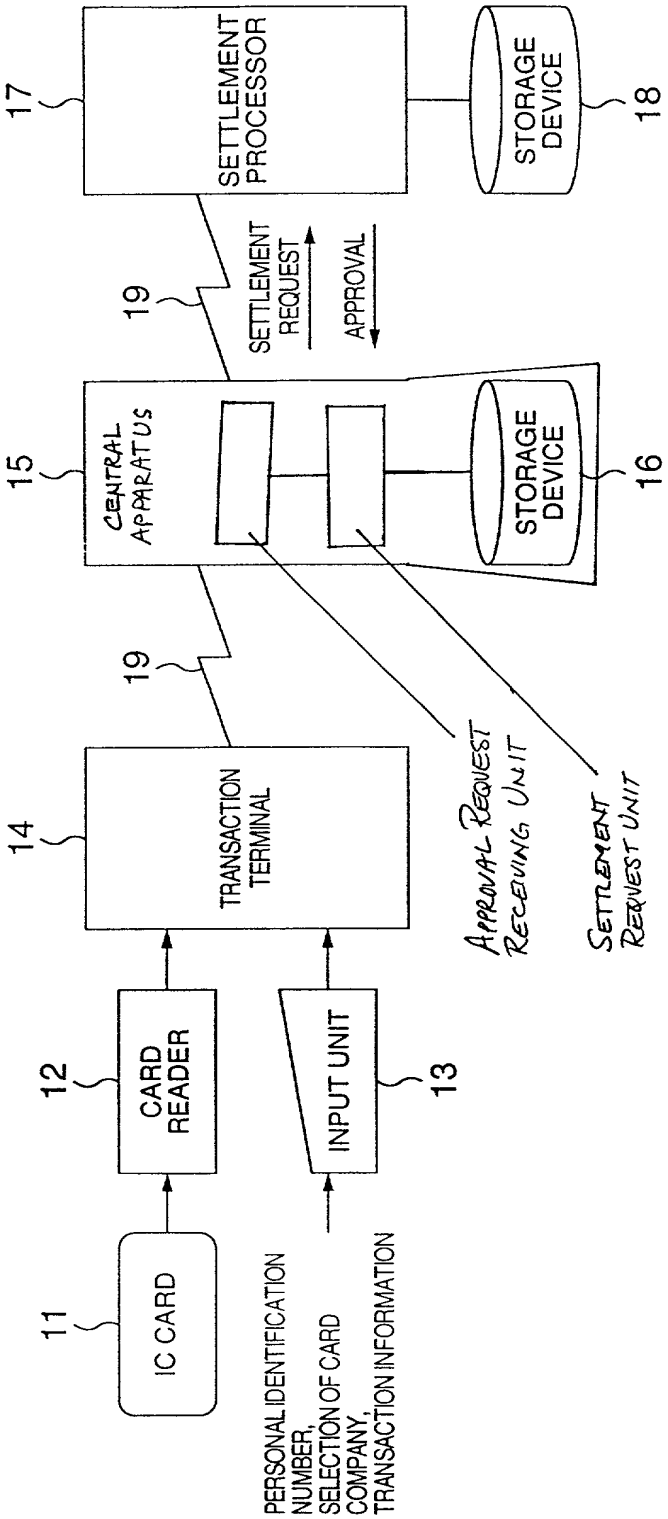

FIG.2

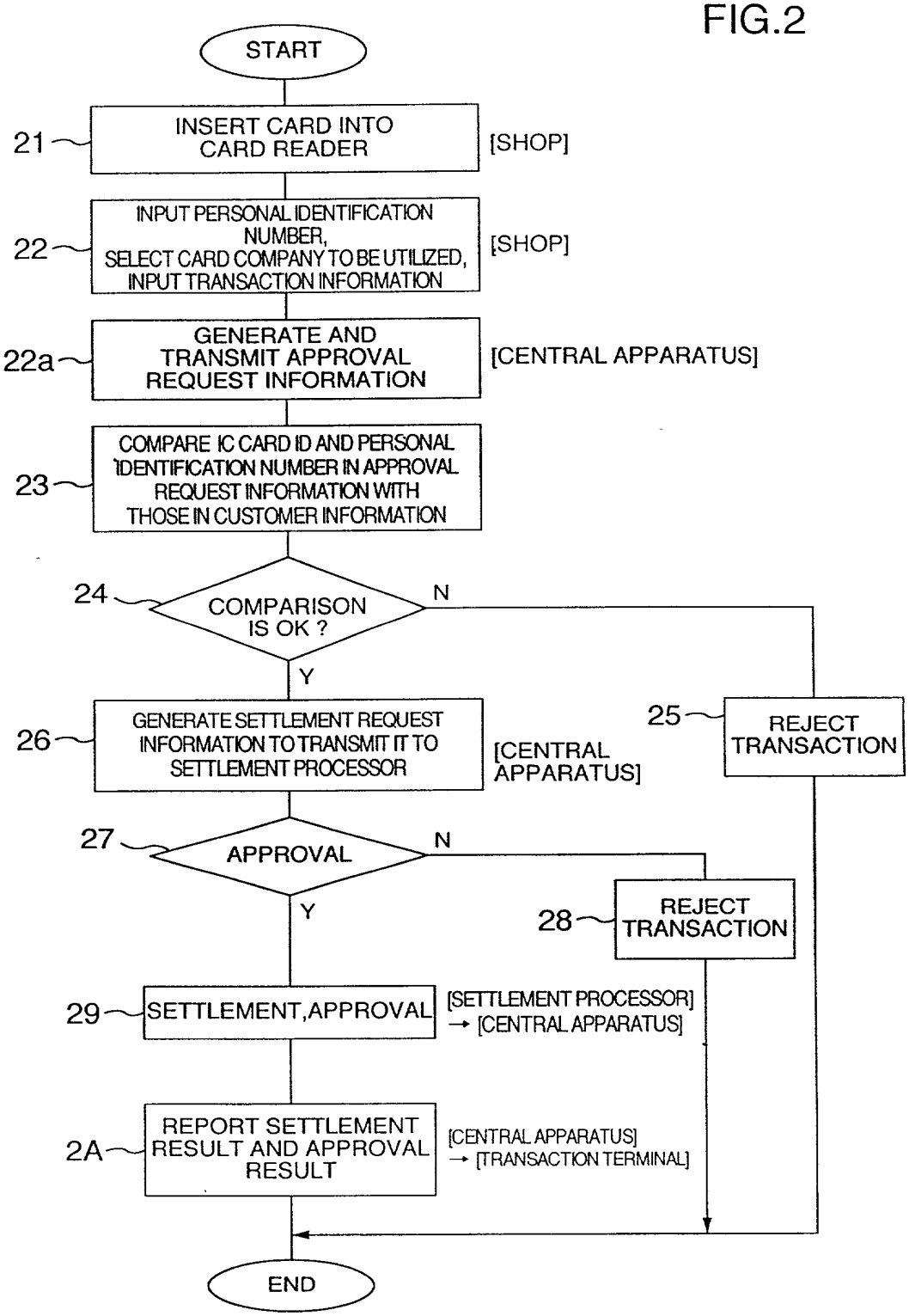
START
21
INSERT CARD INTO CARD READER
[SHOP]
22
INPUT PERSONAL IDENTIFICATION NUMBER, SELECT CARD COMPANY TO BE UTILIZED, INPUT TRANSACTION INFORMATION
[SHOP]
22a
GENERATE AND TRANSMIT APPROVAL REQUEST INFORMATION
[CENTRAL APPARATUS]
23
COMPARE IC CARD ID AND PERSONAL IDENTIFICATION NUMBER IN APPROVAL REQUEST INFORMATION WITH THOSE IN CUSTOMER INFORMATION
24
COMPARISON IS OK ?
N
Y
25
REJECT TRANSACTION
26
GENERATE SETTLEMENT REQUEST INFORMATION TO TRANSMIT IT TO SETTLEMENT PROCESSOR
[CENTRAL APPARATUS]
27
APPROVAL
N
Y
28
REJECT TRANSACTION
29
SETTLEMENT,APPROVAL
[SETTLEMENT PROCESSOR] → [CENTRAL APPARATUS]
2A
REPORT SETTLEMENT RESULT AND APPROVAL RESULT
[CENTRAL APPARATUS] → [TRANSACTION TERMINAL]
END

FIG.3

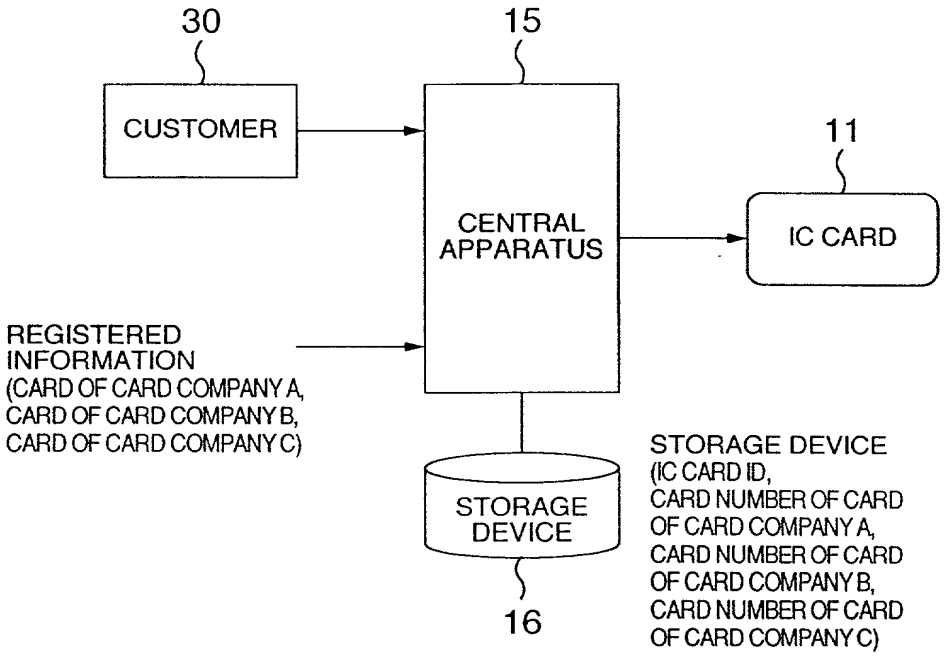

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FIG.4

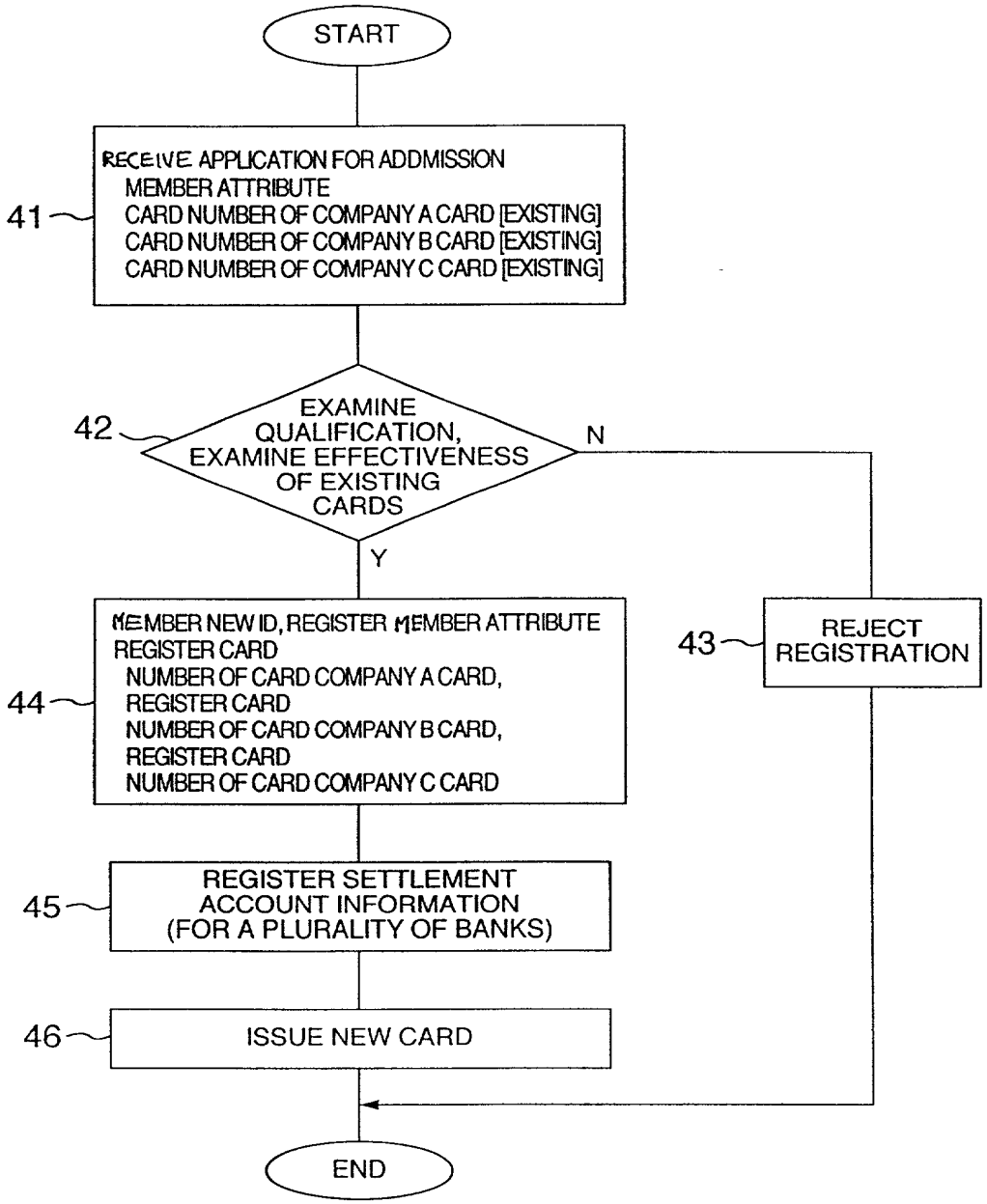
START
RECEIVE APPLICATION FOR ADDMISSION
MEMBER ATTRIBUTE
CARD NUMBER OF COMPANY A CARD [EXISTING]
CARD NUMBER OF COMPANY B CARD [EXISTING]
CARD NUMBER OF COMPANY C CARD [EXISTING]
41
EXAMINE QUALIFICATION, EXAMINE EFFECTIVENESS OF EXISTING CARDS
42
N
Y
MEMBER NEW ID, REGISTER MEMBER ATTRIBUTE
REGISTER CARD
NUMBER OF CARD COMPANY A CARD,
REGISTER CARD
NUMBER OF CARD COMPANY B CARD,
REGISTER CARD
NUMBER OF CARD COMPANY C CARD
44
REJECT REGISTRATION
43
REGISTER SETTLEMENT ACCOUNT INFORMATION (FOR A PLURALITY OF BANKS)
45
ISSUE NEW CARD
46
END

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FIG.5

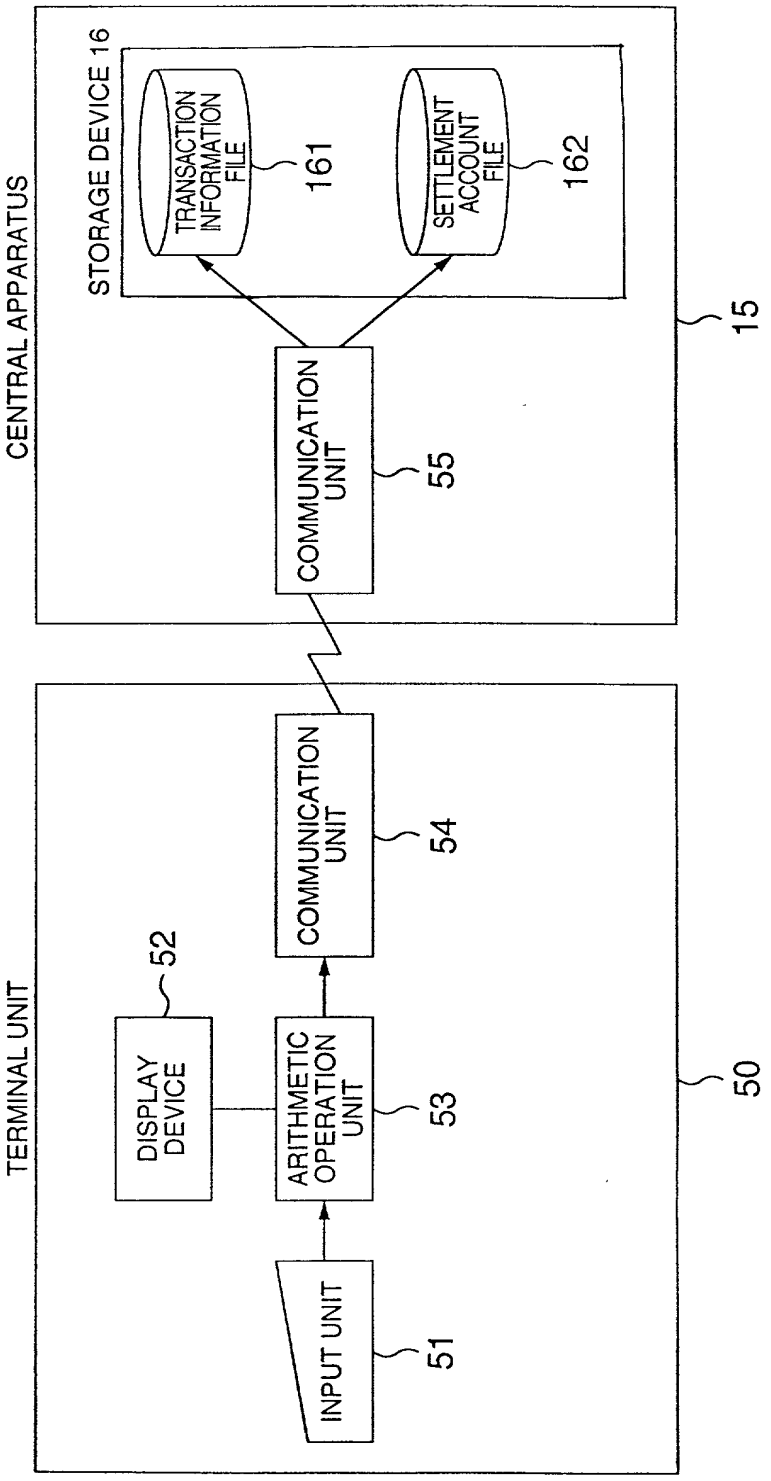

FIG.6

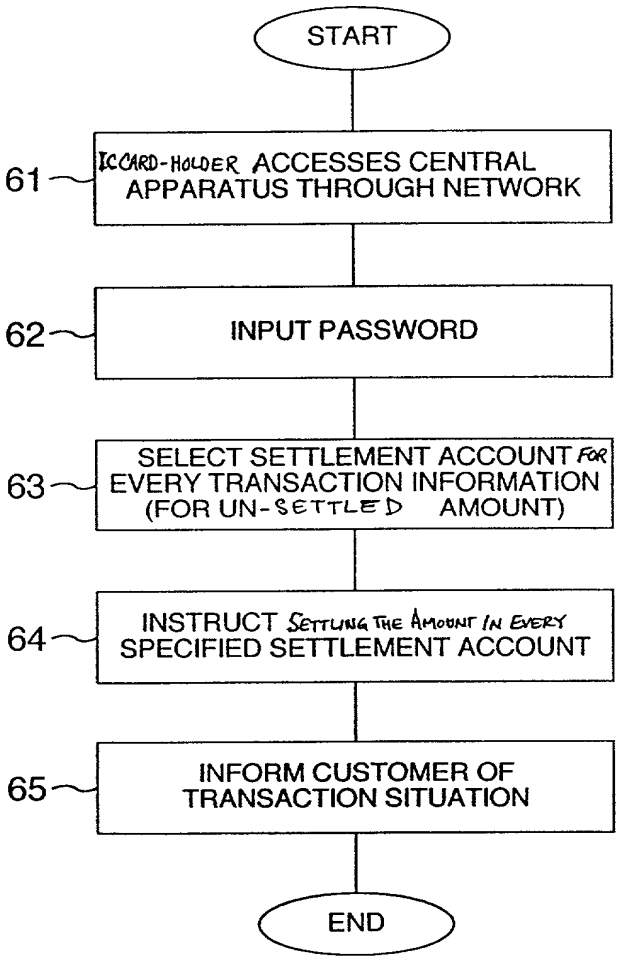

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FIG.7

CUSTOMER NAME XXXX FOR APRIL TRANSACTION STATEMENT

SHOPPING INFORMATION				SETTLEMENT ACCOUNT
TRANSACTION DATE	TRANSACTION SHOP NAME	SHOP CODE	AMOUNT (YEN)	
99.04.01	XYZ	1234-5678	105,000	BANK R ORDINARY DEPOSIT 1234567
99.04.15	ABC	2345-6789	30,000	BANK S ORDINARY DEPOSIT 2345678
99.04.30	DEF	3456-7890	50,000	BANK T ORDINARY DEPOSIT 3456789

Barmak Sani, Reg. No. 45,068, (650) 326-2400
Attorney Docket No.: 16869S-027900US
Title: Settlement System with IC Card, IC Card, Method of Settlement
Applicant: Akira Ishibashi et al.
Sheet 7 of 11

FIG.8

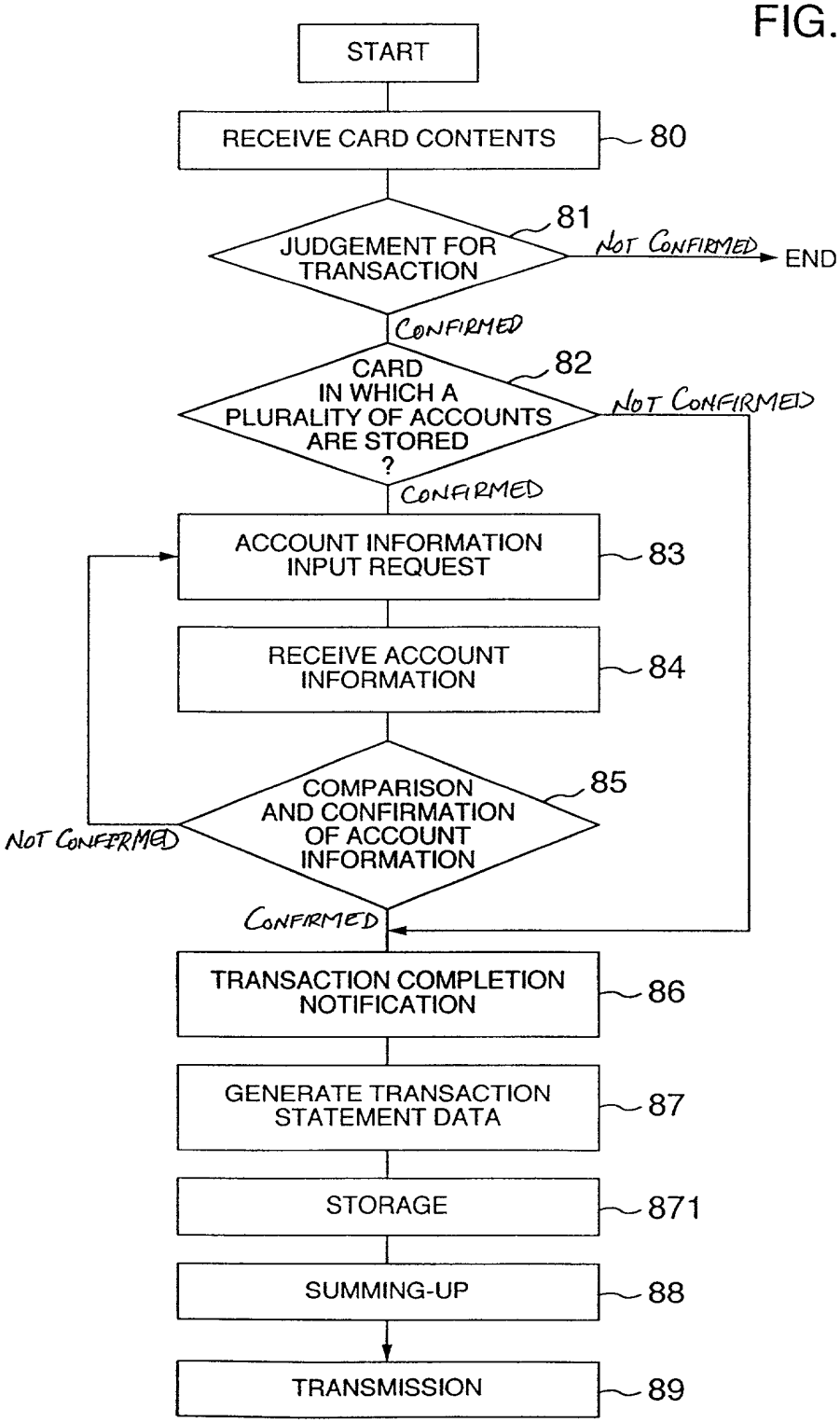

START
RECEIVE CARD CONTENTS
80
JUDGEMENT FOR TRANSACTION
81
NOT CONFIRMED
END
CONFIRMED
CARD IN WHICH A PLURALITY OF ACCOUNTS ARE STORED ?
82
NOT CONFIRMED
CONFIRMED
ACCOUNT INFORMATION INPUT REQUEST
83
RECEIVE ACCOUNT INFORMATION
84
COMPARISON AND CONFIRMATION OF ACCOUNT INFORMATION
85
NOT CONFIRMED
CONFIRMED
TRANSACTION COMPLETION NOTIFICATION
86
GENERATE TRANSACTION STATEMENT DATA
87
STORAGE
871
SUMMING-UP
88
TRANSMISSION
89

FIG.9

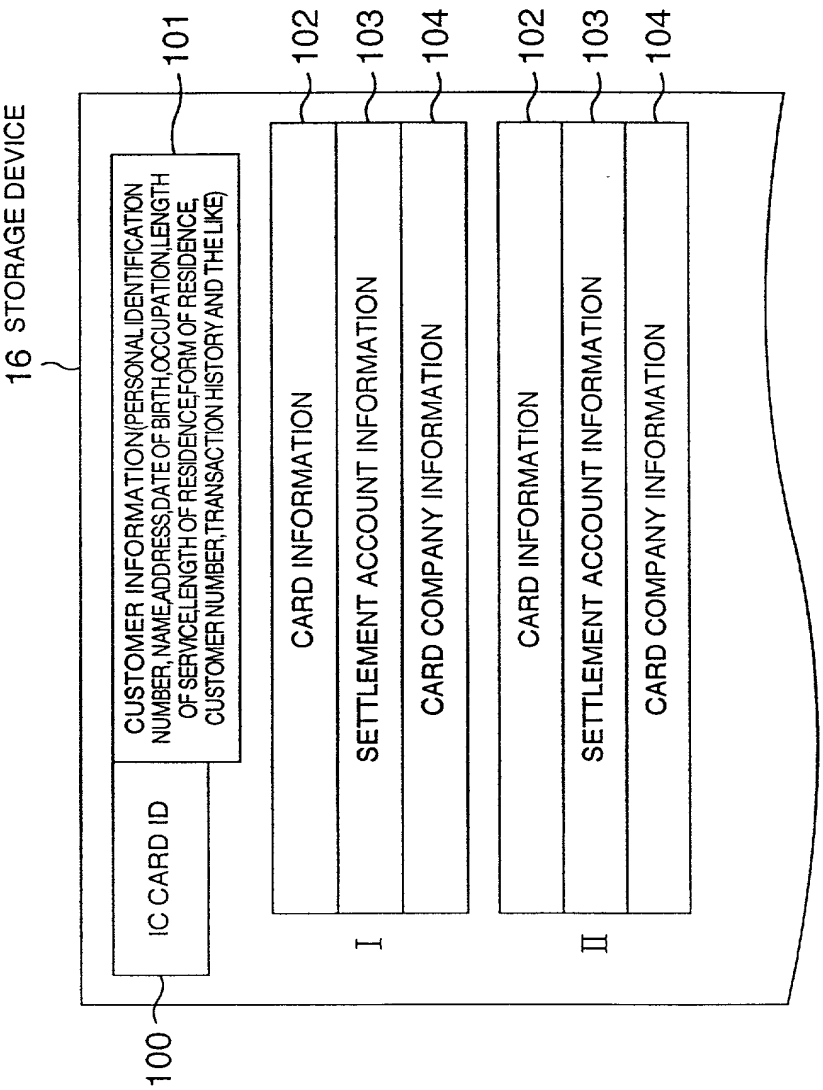
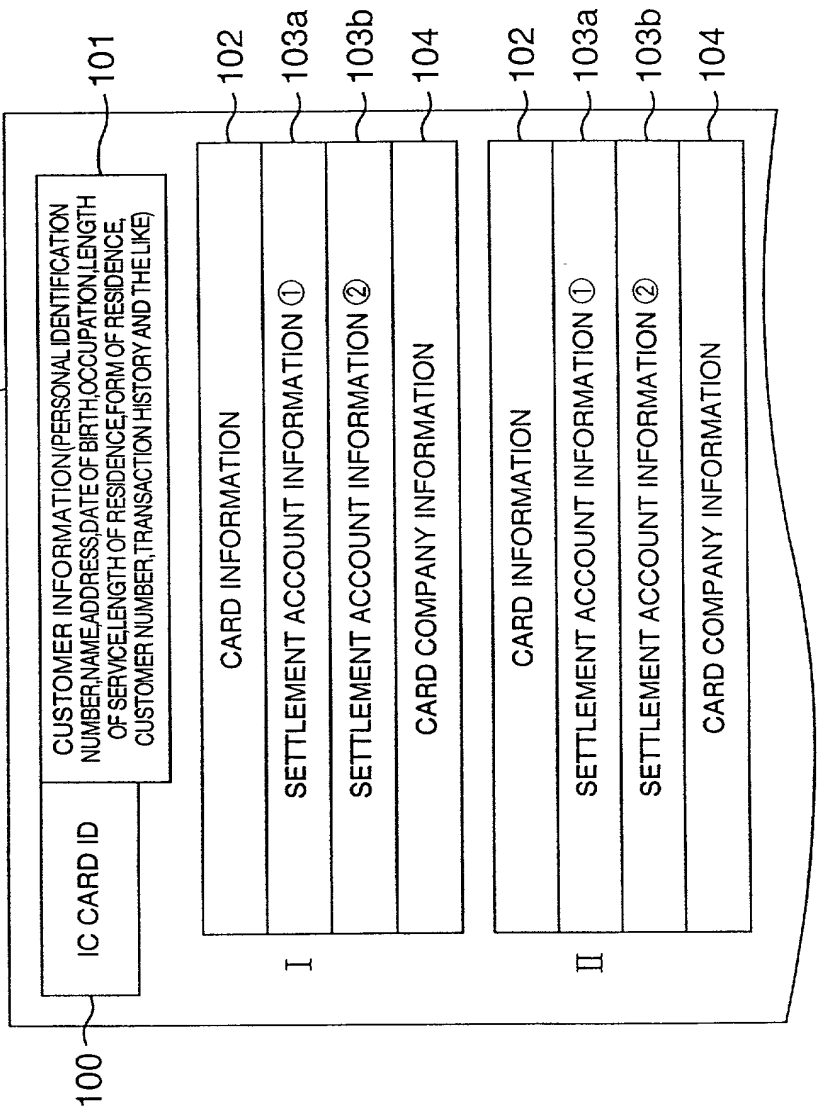

16 STORAGE DEVICE
100
IC CARD ID
CUSTOMER INFORMATION(PERSONAL IDENTIFICATION NUMBER, NAME, ADDRESS, DATE OF BIRTH, OCCUPATION, LENGTH OF SERVICE, LENGTH OF RESIDENCE, FORM OF RESIDENCE, CUSTOMER NUMBER, TRANSACTION HISTORY AND THE LIKE)
101
CARD INFORMATION
SETTLEMENT ACCOUNT INFORMATION
CARD COMPANY INFORMATION
102
103
104
I
CARD INFORMATION
SETTLEMENT ACCOUNT INFORMATION
CARD COMPANY INFORMATION
102
103
104
II

FIG.10


100
11 IC CARD
IC CARD ID
CUSTOMER INFORMATION (PERSONAL IDENTIFICATION NUMBER, NAME, ADDRESS, DATE OF BIRTH, OCCUPATION, LENGTH OF SERVICE, LENGTH OF RESIDENCE, FORM OF RESIDENCE, CUSTOMER NUMBER, TRANSACTION HISTORY AND THE LIKE)
101
CARD INFORMATION
SETTLEMENT ACCOUNT INFORMATION ①
SETTLEMENT ACCOUNT INFORMATION ②
CARD COMPANY INFORMATION
102
103a
103b
104
I
CARD INFORMATION
SETTLEMENT ACCOUNT INFORMATION ①
SETTLEMENT ACCOUNT INFORMATION ②
CARD COMPANY INFORMATION
102
103a
103b
104
II

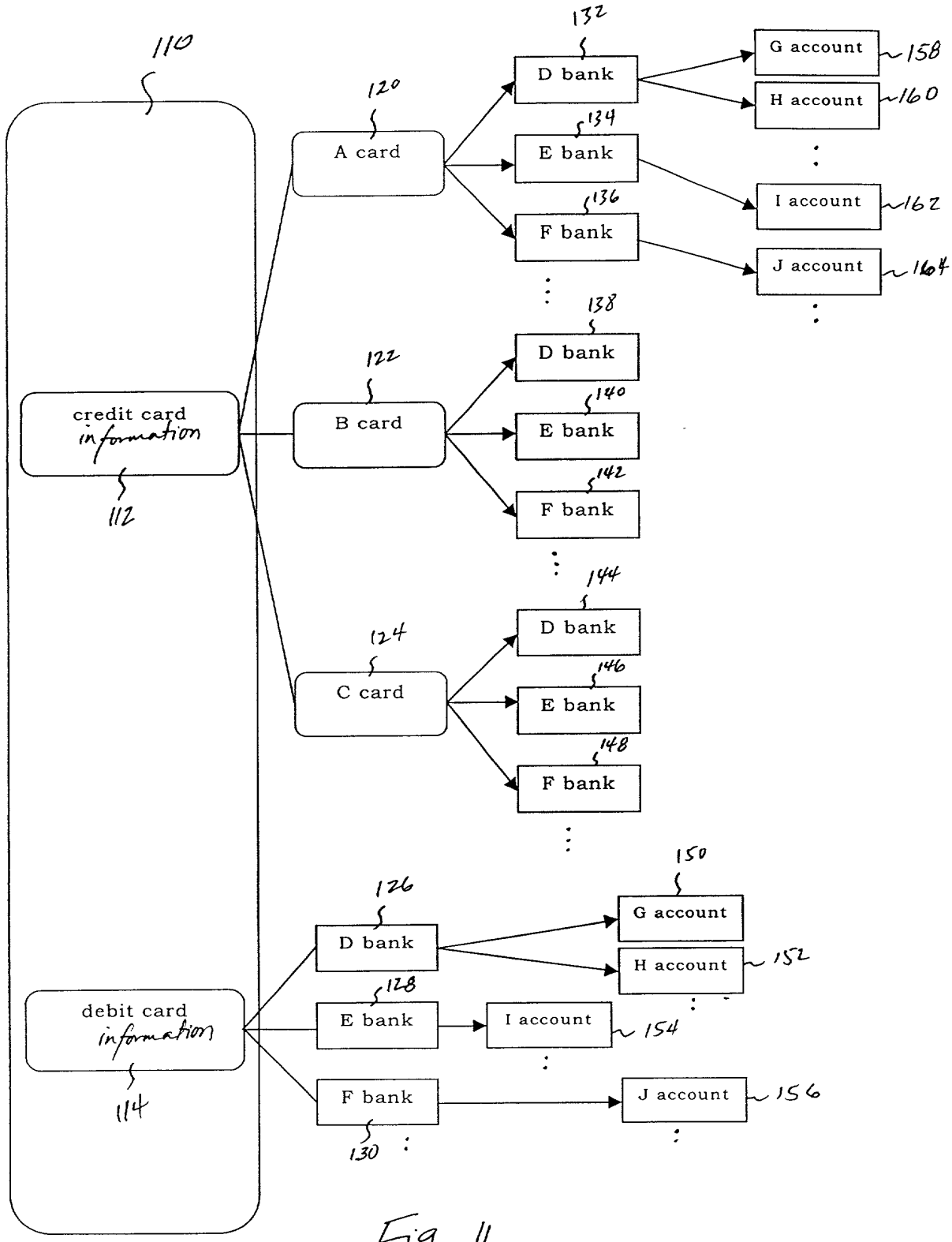

110
credit card information
112
debit card information
114
A card
120
B card
122
C card
124
D bank
126
E bank
128
F bank
130
132
D bank
134
E bank
136
F bank
138
D bank
140
E bank
142
F bank
144
D bank
146
E bank
148
F bank
150
G account
158
H account
160
I account
162
J account
164
G account
H account
152
I account
154
J account
156

Fig. 11